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Date: July 14, 2003

Name: Melissa Scanzillo

Signature: *Melissa Scanzillo*  
Clifford Chance US LLP

Docket No. 3499-132

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: David Lawrence

Filed: July 31, 2001

Group Art Unit: 3624

Serial No: 09/919,413

Examiner: Narayanswamy Subramanian

For: ONLINE TRANSACTION RISK MANAGEMENT

#12  
A/B/3

**PETITION FOR EXTENSION OF TIME UNDER 37 C.F.R. § 1.136**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The following is a request for an Extension of Time for submission of a reply to the Office Action dated January 31, 2003.

The following extension is requested:

<input checked="" type="checkbox"/> Extension for response within third month	\$930.00	\$465.00
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The Commissioner is authorized to charge the \$930.00 petition fee to Deposit Account No. 50-0521.

A duplicate copy of this sheet is enclosed.

Respectfully submitted,

Date: July 14, 2003

*J. P. Kincart*  
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Reg. No. 43,716

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